

# **EXHIBIT L-52**

May 23, 2016

United States District Judge

Dear Your Honor:

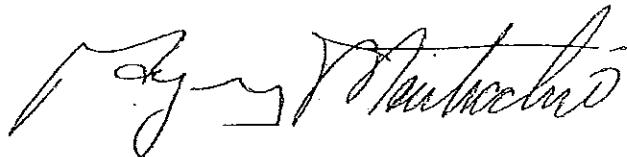
My name is Gregory J. Monticchio. I'm writing this letter to you on behalf of Norman D'Souza. I live in Monmouth Junction, New Jersey with my wife Patti. We have a son, Timothy, who recently left our house to live closer to his job in northern New Jersey. We've lived in South Brunswick, NJ for 20+ years. I work for Prudential Financial, Inc. in Newark, New Jersey in their Financial Management Corporate Center as a Project Director 1986.

I've known Norm for ~ 6 years since he joined the Knights of Columbus Council # 7046 (Monmouth Junction, NJ). I was told that Norm pleaded guilty to bank fraud and wire fraud.

I would like to communicate how I've known Norm the best over the past several years. Over the past 12 years, I have coordinated the annual Citizens With Needs Drive for Council # 7046. The goal of this drive is to request donations in front of local businesses (e.g., Wawa, Dunkin Donuts). We provide the funds that we collect to local organizations (e.g. NJ Special Olympics, GiGi Playhouse of Hillsborough, NJ) that provide support to individuals with intellectual disabilities. This is an annual event for Knights of Columbus Councils across the United States. One of the four pillars of being a Knight is "charity". Our efforts with the Citizens With Needs Drive is arguably the event where our efforts and those of the local community demonstrate our charitable actions.

I ask my Brother Knights to volunteer 2 hours of their time to fill a time slot one weekend in April when we collect the funds. I checked my records and Brother Norm started volunteering his time and participated in the 2011 Drive. He has consistently worked one of the time slots every year thru this April (10<sup>th</sup> thru 12<sup>th</sup>). Norm has always said yes to my requests for help with this charitable cause. As a result of our actions, we set a collection record in 2015 (\$6100) and met our goal of \$5000 in 2016 by collecting (\$5020).

Sincerely yours,



Gregory J. Monticchio

# **EXHIBIT L-53**

April 26, 2016

United States District Judge,

My name is Brian Moore and I am currently the Vice President of Sales at Heritage Baby Products, formerly known as Muniré Furniture. I have been in the employment of Heritage Baby Products for approximately one year and I learned of the legal situation that Mr. Norman D'Souza is currently involved in and I felt compelled to write this correspondence.

During my twelve plus months interacting with Mr. D'Souza I can honestly say that in my thirty-five years of consumer goods sales, I have never interacted with anyone that exemplified a more professional regard for his company, other employees, or our customers. His professionalism is beyond reproach and I believe that any management personnel, employee, or account of Heritage Baby Products would respond the same way that I feel.

As a professional Sales person, I deal daily with people in many roles and responsibilities and I have not interacted with many other people that I would place above Mr. D'Souza on the integrity ladder. I wrote this letter that hopefully it would have some bearing on the individuals that will soon make decisions that will determine the immediate future of Mr. D'Souza and would be happy to discuss my viewpoint if it will have any bearing on the eventual decision. I do hope that you will take into account the individuals that have worked with Mr. D'Souza recently as I can only image how heavy this burden has been on him, and he still manages to maintain his professionalism and decorum. Please contact me at your convenience should you wish to review my viewpoint or would like to hear from me.

Best regards,



Brian Moore  
Vice President Sales  
Heritage Baby Products  
901-412-7566

# **EXHIBIT L-54**

Stacey Mustapha

92 Princeton Arms South

East Windsor, NJ 08512

Dear United States District Judge,

I am writing in reference to Norman Dsouza, who is appearing before your court. My Name is Stacey Mustapha, I worked with Norman Dsouza for 7 years at Munire Furniture's accounting department. He was my manager.

Norman asked me to write a character reference letter, but the truth is that I was already planning on doing so before the request. I feel strongly about Norman, and about his future, and I want to try to make you feel the same way.

Norman is a person of good moral character. A God fearing man. A family man. He loves God and Family with all of his heart and soul. I remember in his office he kept something like a tear sheet/booklet of bible quotes of the scripture for every day of the week. This booklet was accompanied by rosary beads. In addition, I remember the pictures of his family from all of their functions, you could just feel the love overflowing. I understand that it may seem hard to believe, given the circumstances, but it's true nonetheless. This is just a description of the Norman I know. Norman is the kind of man that kept the company's moral at its highest at all times. Within the 7 years I have known Norman he has always made it a pleasure to work for the company. Over time Norman became more than a colleague, he is like family. Norman is the sort of man that will help anyone in need whether monetary or advice. If it monetary, he does it from his own pocket. He has seen me through difficult times. I have seen him go through ups and downs, but all the while I have been convinced that he is a decent person at the core. He just needs more people to believe in him so that he can become the person I know he is.

Norman has made a mistake, and I believe he is incredibly remorseful, and is willing to do whatever it takes to make reparations, if possible. But to do that, he needs you to give him the opportunity of a second chance. I recognize that Norman broke the law, and I do not believe that he should get off without punishment. I just hope you will recognize the authority you employ with regard to the future of this man, and make a fair decision.

Thank you,

Stacey Mustapha

# **EXHIBIT L-55**

Dear Mr. Brown,

My name is Dianne Nunes and I am a life long resident of New Jersey presently living at 2 Monroe Place, Cranbury. I know Norman D'Souza through my parish church of St. Cecelia's in Monmouth Junction, New Jersey, and also through the Goan Association of New Jersey, Inc. for nearly two decades.

I am an active member in my church and frequently see Norman at Sunday Mass, or during the morning daily Masses. He is an active member of the Knights of Columbus, an organization with strong ties to the church as an outreach for charitable Christian Catholic causes. I have noticed first hand how ready, willing and able Norman is to step up and volunteer whenever called upon. He is selfless with his time, treasure and talent and gives of himself time and again to helping others in worthy charitable causes. Norman, in my opinion, is a fine example of someone who consistently puts the needs of others first, before himself. He stands out among parishioners willing to come forward and lend a hand when needed. He is a living example of his faith in action.

Norman is also an active member of the Goan Association of New Jersey, Inc.. This is a not for profit organization that seeks to bring together other Goans in the tri state area that have birth roots in Goa, India and part of a community with strong family ties and deep religious convictions. The members of GOANJ gather several times a year to share their faith, culture, and love of family. Norman is an active member and stands apart as someone willing to help the organization when called upon. Whether it be doing jobs at functions, such as taking photographs for our Newsletter and website, he is there with a positive attitude and great energy. Likewise, when we had a special function hosting the Archbishop from Goa visiting St. Cecelia's Church and hosted by the GOANJ a few months back, Norman was a critical part of the team that worked hours on end to make this event a resounding success. He is humble about taking any credit and is a quiet and diligent team player.

My own personal background of volunteering as an adult probation officer and a juvenile probation officer in Mercer County with the JISP (Juvenile Intensive Supervision Program), I can attest to the lives that are impacted by people making wrong choices along the way. I was part of a team mentoring juveniles heading down the wrong path and steering them toward positive goals to enhance their lives. Recommendations were made whether jail time was needed as the last option for those that did not or could not embrace more positive choices. However, the man that XXX is and his strong faith, character and devotion to God and family, I can only say that XXX has already paid a very high price for his business decision. He is a man of principled integrity and strong moral values. Punishing him with harsh sentences won't benefit him or the rest of society. We need more people like XXXX in our lives and I can guarantee that he has paid time and again this punishment, inflicted upon himself. We therefore, ask for mercy, compassion and what is best for society. We all loose by not having Norman D'Souza in our community. We plea for your understanding to consider mercy for Norman's case.

Thank you for your consideration.

Respectfully,

Dianne E. Nunes

2 Monroe Place

Cranbury, NJ 08512

# **EXHIBIT L-56**

# The Catholic Community of St. Cecilia

10 Kingston Lane, Monmouth Junction, New Jersey 08852  
732-329-2893 • Fax 732-329-4693 • [www.stceciliaparish.net](http://www.stceciliaparish.net)

May 29, 2016

United States District Judge

Your Honor,

My name is Rev. Charles T. O'Connor, pastor of St. Cecilia Church, Monmouth Junction, NJ, and I write you on behalf of Norman D'Souza. I have been a Catholic Priest for 33 years and a Pastor for 26 years. I am a canon lawyer and former Chancellor of the Diocese of Metuchen.

Over the course of the years, I have come in contact with many thousands of people, both pastorally and professionally. Most of them, as you might expect, are people who come and go, passersby you might say, who simply crossed my path. At the same time, there are others who have made lasting impressions, for various reasons. Norman is one such person.

What struck me the first time I met Norman years ago was the way he easily interacted with other parishioners. Always ready to help, always kind, always courteous and generous with his time, his talent and his material goods. I noted this in particular with his participation in our many Knights of Columbus events as well as his position as a Minister of Hospitality. He attends Mass every Sunday with his family, and most weeks attends Mass daily as well.

As I have gotten to know Norman better, I have discovered him to be also a man worthy of my trust and admiration; a man of honor, a good and loving husband and father, a man I am privileged to call my friend. I have no doubt whatsoever that most if not all people of our congregation would hold Norman in high esteem as well.

Your Honor, I realize that Norman has pled guilty to wire fraud and bank fraud; nevertheless, I cannot in my mind reconcile this with the man I have come to know and respect; in fact, it is completely out of character for him, an aberration to be sure in an otherwise unblemished life.

And so, I humbly ask that you consider all of the above and whatever other references you receive on Norman's behalf and show him the greatest measure of mercy your own authority and conscience will allow.

Should community service be among the sanctions you impose, I would, without hesitation, be willing to accept the responsibility of supervising him in work here at our Parish as I have done for several offenders in the past.

If you should require further testimony from me, I would be more than happy to offer it.

With every good wish and blessing, I am

Respectfully,



Rev. Charles T. O'Connor, JCL  
Pastor

# **EXHIBIT L-57**

From the desk of Robert Omansky

April 23, 2016

Subject: Norman D'Souza

Dear Honorable Ronnie Abrams,

Norman D'Souza has been a friend and was a colleague at Munire Furniture Company for over eight years. Two qualities that shined through in the years I have known Norman is his dedication to his family and his loyalty to the people he worked with.

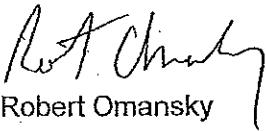
Norman always conducted himself professionally in the way he dressed and his attention to detail. Yet he was able to balance his sense of professionalism with a respect and consideration for the people he worked with. With Norman, one felt people were as important as the task at hand.

The staff who worked with Norman would express, in their own words, how much they "loved" working for him." He treated them all with respect and kindness. Although the work was extremely challenging and many times stressful, he would make sure his staff knew their efforts were appreciated. For each of his staff's birthday's he celebrated by buying them all lunch and have a little party which although I was not in his department was often extended in invitation.

He was one of the hardest workers in the company, often first to arrive and the last to leave. He would even work on weekends without ever complaining or boasting.

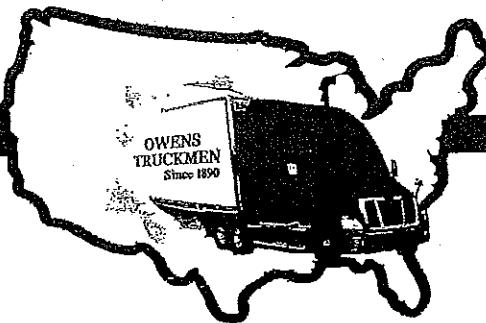
It was obvious how proud he was of his family and how important they were to him, with all the pictures he had on his desk. Stories he shared were always about his family vacations or work at his church. Every year, we all knew it was Lent, when Norman would refuse all sweets and meat for the entire 40days. He respected all people's religions as we often shared bible stories comparing my Jewish upbringing to what he had studied as a Catholic. He also observed Hindu holidays as well showing his respect for his culture as well as his religion. It was obvious that Norman was proud to be American, yet proud of his traditions and culture.

Sincerely,



Robert Omansky

# **EXHIBIT L-58**

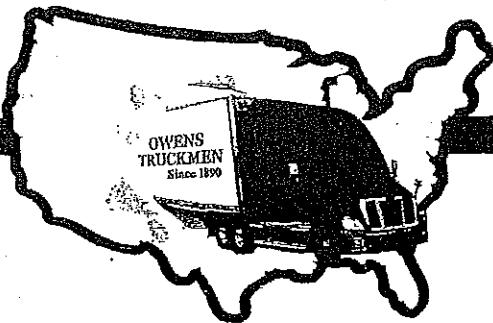


4/13/16

Dear Sir,

I'm writing this letter in hopes that you will not incarceate Norman Divers.

I've known Norman for over six years and he has always been very honest and forth coming. Norman is the type of man any owner would want working for him. He was loyal and dedicated to Murrill even though tough times. After talking with Norman I can see his loyalty was used against him. He is not the one with the feet on fancy cars. He is a hard working



Family Mast that deserves a break.  
He has worked so hard for so  
long, and then gets tricked by  
his boss. I would hate to see  
Norman lose his job, his house  
and his daughters education.

Once Again please take it easy  
on him, he is one of the nicest.

Sincerely,  
Tom Owens

# **EXHIBIT L-59**

May 20<sup>th</sup> 2016

Marceline Saritha Pinto  
158 James Street  
Edison, NJ 08820

**RE: Character reference letter for Norman D'Souza**

Dear Judge,

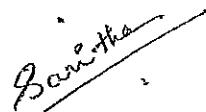
I am a mother of 3kids living in US since 1997, currently residing in NJ and the Bookkeeper of an International Textiles company based in UK. I have known Mr. Norman D'Souza for last 5 years. He is an active member of Mangalorean Catholic Association of East Coast as well as part of our Fatima Vado-a catholic group, wherein we meet quite regularly as a family for Rosary, Lenten Way of the Cross, summer picnic, Mother Mary's Feast in September and our Annual Christmas Party in December.

Mr. Norman is a very good person, always kind and generous with others. There is always a smile on his face and when we attend parties he had made sure to capture every moment of other families through his camera. He has a strong sense of duty towards his family and community which is reflected in his day to day life as he takes care of his aged parents and plays active part in community activities by being a volunteer whenever possible.

Recently I came to know of an unfortunate event that Norman had to plead guilty. My family & I feel saddened for the situation his wife, two young daughters and aged parents are going through right now. While we are not aware of the reason and under what circumstances a hardworking, dedicated family man like Norman with so much integrity would commit such an act, I request you to look at my letter and grant Norman a second chance with reasonable sentence of probation or lowest possible sentence.

Thank you for your time and I'm hoping that you will consider all the above facts in your decision.

Yours Sincerely,



Marceline S. Pinto

# **EXHIBIT L-60**

Raymond M. Brown, Esq.  
Greenbaum, Rowe, Smith & Davis LLP  
Metro Corporate Campus One  
P.O. Box 5600  
Woodbridge, NJ 07095-0988

Re: Norman D'Souza

My name is Hector Polanco and I was the CNC Manager for Echelon Furniture from 2010 to 2014. I was responsible for running the furniture production lines. It has come to my understanding that Norman recently pled guilty to one count of bank fraud and one count of wire fraud. I am not aware of the specifics, but I can speak to his character. I've known Norman for about two years since he joined the company as the chief financial officer.

When speaking with him, Norman always expressed interest and showed compassion for other people's well-being. He'd ask, "Hector, how is your family doing?" That would lead to another 15 minutes of conversation where he'd tell me about his family and their future outings. He would interact with other workers in the same fashion and always lend an ear to help others solve their problems. These instances reinforce my understanding of him to be a compassionate and selfless family man.

Best,

Hector Polanco

# **EXHIBIT L-61**

7/6/2016

To,

US District Court

Dear Honor,

My name is Doris Pretto. I am 72 years old. I live in Claremont, CA with my daughter and her family. My nephew's wife, Brenda had an aneurysm of the eye and had to undergo emergency surgery, else she would have turned blind. She has 3 young children and she also looks after her sister with disabilities.

As soon as I learned of it, I came to NJ to help her. I reached about 3 days after her surgery. Brenda could not move her head because of the gas bubble in her eye. She had a lot of restrictions, because of the complexity of her surgery.

When I arrived at the house, her refrigerator was packed with food. I learned that her friend had cooked a lot of meals and her husband was helping out with the kids every day, dropping them for their activities. That was the first time, I met Rashma and Norman.

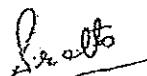
Norman would stop by daily to ask me if I needed any groceries, and offered to take me to church and even insisted that the kids and I come to his house for an evening for a change.

I was so moved by Norman's caring nature. After about 15 days, my nephew mentioned to me about Norman's situation. I was shocked, since he was so helpful and caring. I just felt that for someone to personally endure so much stress, pain and uncertainty, Norman set aside his own pain and showered us with so much concern.

To err is human, to forgive is divine. Your Honor, I am a mother, a grandmother, a sister, a wife. It pains me to see a man with such a wonderful family be incarcerated. Please consider Norman as your family member, and please forgive him. I really did not know Norman before this, but his actions have touched me profoundly. Let him continue to do God's work through his acts of love and mercy.

What good will it serve the community, if he cannot be in the community and continue to serve? Please, your honor, this is a year of mercy, please be merciful and forgive Norman.

Sincerely,



Doris Pretto

Tel: 714-718-4972

# **EXHIBIT L-62**

Honorable Judge

US District Court,

My name is Brenda Rebello and I am a small business owner, providing IT and Project Management services to both the government and commercial sectors. I have known Norman Dsouza for the past 16 years. If I had to describe Norman in four words, it would be generous, humble, selfless and faithful.

The first time I met Norman was when I stopped at his place during Carol singing. What struck me most was his warmth and generosity and although we were a group of about 20 singers, who went unannounced to his house, he welcomed each one of us into his home, although he was in the midst of celebrating his daughter's birthday.

It was providential that as my family moved into the same neighborhood and attended the same church, I was able to witness Norman's faith into action. As a religious Ed teacher, he was very committed to his students. I could see his passion every week, as he came straight from work, taking time to teach his class. He was extremely devoted to his students.

Our church used a TV for bible study classes and religious education. The TV was pretty old and would work intermittently. We had to give it a few jolts before it would finally work. I was sharing with Norman my frustration with the TV and before I even knew it, Norman rushed home and returned with his own big television from his living room, which he donated to the church. I was really touched and moved by this gesture not only of his generosity, but more so of his thoughtfulness and compassion.

Today every class in the church from our younger children to our young adults to our Bible Study Classes for our adults, are able to benefit from the gift of the television in our community hall. It continues to serve as a great aid in enhancing our faith formation classes.

Norman is a true steward, and is always willing to give generously of his time, talent and treasure. Time is the biggest asset and is always in short supply. Norman is very active with the Knights of Columbus. I have seen him at the traffic lights, raising money for kids with disabilities, organizing the Easter egg hunt, and even on his knees, helping in the clean up after every event in church. He is an usher at the 5.00 pm mass welcoming everyone into our church.

As a member of the pastoral council, I am also tasked to fund raise for families with needs or to support our local soup kitchen, Norman is always willing to give a donation and is always willing to say YES to help any cause.

When I recently learned that Norman had pled guilty in this case, I was shocked, because my first reaction was, "How can a person with such good moral character err so badly?" Norman is probably also tormented by the same thought. I can see he is truly sorry for his actions and I know by pleading guilty he wants to right the wrong.

Your honor, Norman is a person with the heart of service for others. He is not a threat to society, and I would appeal to your good judgment to please grant him leniency. Norman is truly remorseful for his actions. Even through this turbulent and painful time, he continues to be of service in the neighborhood.

Your Honor, Norman can counsel our schools, our youth, our entrepreneurs, and our agencies on how to resist and stand strong against any pressure to do the wrong thing even if it is for the right reasons. Norman's service will be any opportunity for our country to live and learn from real life experiences.

Please do contact me if you need any additional information.

Very Respectfully,

Brenda Rebello

Tel: 908-208-6943

# **EXHIBIT L-63**

6/14/2016

To

US District Judge

Dear Honor,

My name is Celsius Rebello and I am a Program Manager for a small business that provides services to Government agencies.

I have known Norman Dsouza for over 12 years. The first time, I met him and his family was when we went carol singing. A group of friends got together and decided to go carol singing from house to house, to usher in the spirit of Christmas- a tradition that we practice in India.

None of us in the group knew Norman very well. I was meeting him for the first time. I was a little nervous, barging unannounced into someone's house, but there were strength in numbers, and we did it in the spirit of Christmas.

Norman was having a celebration and had a lot of company at home, but he was very warm and welcoming in his reception and forced our entire group to join him for dinner. We were hesitant, but he insisted we share a meal with his family. Needless to say- Bread and Barriers were broken!

That was the beginning of a warm and sincere friendship between our families.

A couple of years later, we moved into the same neighborhood and attended the same church. Norman by disposition is very quiet, has a sense of peace around him, and he is able to exude genuine warmth and fellowship. I saw him every Sunday ushering and welcoming church members into the church, he was involved in the Knights of Columbus, serving and helping at every event, and even taught religious education in the evenings.

I have always wanted to help out in the church and community activities, but never found the time and lacked the courage and will. Norman knew I loved singing because we belonged to the same friend circle. He used to urge me to volunteer in the choir. I was a little diffident and told him repeatedly how busy I was. "Celsius, you will never have the time, you have to make the time!" After his constant persistence, I took up the challenge, and joined the choir.

I will always thank Norman for pushing me to serve. It has been the most fulfilling experience. I have been singing in the choir for a couple of years now, and have also become a cantor (lead the congregation in song and worship). I volunteer my singing talents to fund raise for many charities. I have also become a brother Knight serving in the community. My entire family has been serving our church and township community..

Norman has been instrumental in encouraging me to serve with my talent of music. He has been an inspiration to me and I am sure has touched many others. He is a man of few words, but his actions speak volumes of his genuine love for service.

Please reach out to me if you need any further information.

Very Respectfully

  
Celsius Rebello

294 New Rd, Monmouth Junction, NJ 08852

# **EXHIBIT L-64**

5/30/2016

To,

United States District Judge

My name is Rachel Rebello. I am a freshman at Rutgers Honors College, New Brunswick, NJ. I have known Norman my entire life, not only as a family friend, but also as the dad of my childhood friend, Darlene.

The first time, I went to Darlene's house for a play date, I remember coming home and telling my mom, how lucky Darlene was! Mom was curious to know why, and I said it to her; "Mom, Darlene has 2 gods in her house, so she can go to 2 heavens". My mom laughed, but as I grew and matured, I realized the love and harmony and even sacrifice Darlene's parents had to have had to embrace two faiths. Their family is so united and generous and is an inspiration to all of us in our friend circle.

I have known Norman for always saving people. Saving them a little time, saving them a little trouble. He is always giving of himself to save people, from people he had just met, to longtime friends.

I remember once mentioning when I had gone to Darlene's house that my bike had broken, a happenstance statement really. I expected nothing to come of it. A week later, I remember seeing Norman in our driveway, a bicycle in tow. You can imagine my surprise. A ten year old girl suddenly gifted a new bicycle. I was simply ecstatic!

Every time I would come over to Darlene's house for playdates, Norman would ensure that I had something to eat before leaving. He never failed to ask if I was hungry, dishing out all sorts of foods. Then serving seconds and thirds, when I was too shy to ask for more. Norman always made me feel at home.

Your honor. You have never known Norman, but that's what these letters are for, so that you can get a glimpse of the man I know. He is the man who takes photographs at all the family events, communions, confirmations, birthdays, who retakes pictures when you're feeling vain, who insists that you have another helping when you're feeling shy, who wears an apron over his Sunday best, ladling out tomato soup. He is the man who saves people, and who never presumes to know their struggles.

Perhaps giving of himself was his undoing, but your honor I ask you to save him. Save him some time, save him some pain, save him some heartache, because this once he is the one who needs to be saved. I do not know the workings of the legal system, but I do know Norman. The man who who surprised a little girl with a bicycle.

Sincerely



Rachel Rebello

# **EXHIBIT L-65**

Simon J. Rego  
3 Green Ash St,  
Monroe, NJ 08831

May 20, 2016

**Re: Character Reference for Norman D'Souza**

To Whom It May Concern

I am the Vice-President of an International Shipping Company and have been associated with them for the last 20 years. I have known Mr. Norman D' Souza for last 5 years, and have shared a variety of activities such as parties, sports, picnics & religious activities. Also, I have known Mr. Norman to be a prudent, conscientious, hardworking and a caring person. He has always been kind and generous with others. I can confirm that he is a man of great integrity, is extremely dedicated to his family and is entirely peace-loving. He has always been a regular member of the Church and actively involved in Church activities.

Mr. Norman is very proud of his family and has endeavored to be a major provider in the home for his wife, two children and his aging parents. His is a good family. Norman is a dedicated husband and father and loves his family dearly. Norman's mother, father, wife, and children are certainly not deserving of what they are going through. It is my belief that a prison sentence will cause significant harm to the health of his aging parents and his daughter's education. It will also serve as a tremendous hardship for his wife, who will bear the responsibility of trying to repay the costs of the court case, restitution, their daughter's education expenses in addition to their day to day expenses.

I am aware of the events regarding Norman's guilty plea. I can assure you that this incident is completely out of character for Norman and in no way reflects the kind, good humored, and honest person. Because of the significant difficulties that will be faced by his family, who themselves were blameless in this crime, I would ask for you, the judge, to grant Norman a sentence of probation or at least the lowest possible sentence. I believe that he is already going through severe hardship and is truly remorseful for his actions. I cannot imagine that he will ever repeat any illegal activity.

Thank you for taking time to read this letter. Kindly consider his situation, when making your decision.

Yours Sincerely,

Simon J. Rego

# **EXHIBIT L-66**

5/5/2016

To,

United States District Judge

My name is Mrs. Edaline Rodrigues and I am a senior citizen living in Monmouth Junction, New Jersey. I have a daughter, Sunita, with special needs who also lives with me in the United States. Sunita has had several traumatic experiences when we lived in India and she suffers from social anxiety, avoiding parties or celebrations.

When Norman invited me to a party at his place, I was excited to go, but also apprehensive because I would have to leave my daughter, Sunita, at home. I called Norman and explained to him the situation. Norman would not take 'No' for an answer.

"Edaline, you must come and bring Sunita along. I will make sure that Sunita is comfortable and has a good time."

I was touched by Norman's insistence/gesture as I had not known him for too long and yet he was so thoughtful. Sunita and I went for the party and I assure you that this was the first party that Sunita had ever attended and enjoyed thoroughly.

Norman made sure that we were seated with his family, since we were new to the country. Every half an hour he would stop by and say "Sunita, I hope you are having a good time."

From childhood, Sunita has a love for radios. When we moved from India, I was not able to carry her radio. Sensing her love for radios, before leaving, Norman gave her a small radio, which she cannot do without. She loves listening to it, and the radio has become her musical companion.

I can say in all sincerity that Norman has added so much joy into my daughter's life. Sunita has for the first time felt loved and accepted by others. It is a rare thing when you meet a person who can make a new country filled with new people feel like home.

Sincerely,

*Edaline Rodrigues*  
Mrs. Edaline Rodrigues

# **EXHIBIT L-67**

5/31/16

To

Judge Ronnie Abrams

United States District Judge

Dear Judge

My name is Sunita Rodriguez and I live in  
New Jersey with my sister and her family.  
I know Norman since a year very good man he  
is very kind and helping. In church he opens the  
door for me as I use the walker. At his birthday  
party he looked after me and made me feel happy  
and comfortable. God bless him.

Sincerely

Sunita

# **EXHIBIT L-68**

United States District Court Judge

May 31, 2016

Ref: Norman D'Souza

My name is Barbara Rogers and I worked at Munire Furniture as the Director of Branding/Digital Marketing/E-Commerce from April-July 2012. I worked at this company for a short period of time as I realized the corporate culture was not one I was comfortable with and pursued a better opportunity and fit for me.

I can tell you that one of the first people I encountered on my first day at Munire was Norman D'Souza. He came into my office and introduced himself and told me if I ever needed anything to just ask. Norman is one of the nicest and most pleasant people I worked with at Munire. Every morning he would make a point of saying "Good Morning" and ask how I was doing. We would often chat about our families, kids, kid's activities, pets etc. He seemed genuinely interested in hearing about my daughter's Sweet Sixteen party planning and wanted to see pictures.

He was also a dedicated, hard-working employee whom I would see working late but never complaining. In meetings, he was always respectful of authority and did what was asked of him. My position was a new position with the company and I needed to compile information on product and pricing and Norm was always helpful. If he didn't have the information I needed, he would direct me to the proper person and then follow up to make sure I got what I needed. His interest was always in making the company better and more successful.

When I resigned I gave 2 weeks' notice. I was asked not to tell anyone that I was leaving. However, my last day, I told a few people I worked with daily as I thought it was odd that I wouldn't be there the next day and no one would know why. Norman found out and I remember he came to my office and said how sad he was I was leaving and that he wished me nothing but good fortune. That is just the type of person he is.

I understand that Norm has plead guilty to bank fraud and wire fraud and I hope my letter sheds light on the person that I knew while working at Munire.

Sincerely,

Barbara Rogers

# **EXHIBIT L-69**

Charissa Ruiz  
1830 West 4<sup>th</sup> Street  
Dunellen, NJ 08812  
732-424-6116  
Cruiz01@optonline.net

May 16, 2016

United States District Judge:

My name is Charissa Ruiz, I am a guest service representative at Heritage Baby Products and have known Norman D'Souza for almost 3 years. He has worked as my operations manager and direct report for the last 1 1/2 years.

I have always been able to go to him with any guest service problem I have had. He has immediately stopped what he was working on and whole heartedly listened to what my issue was. He has sat there and let me complain and vent to him and then if a very positive and honest way helped me work through what the current trouble was. He has never brushed my off or made me feel like I was over or under reacting.

In my time with this company, some people stand out for their great qualities; Norman is one of these people. He is known for this positive attitude, teamwork mentality, work ethic, leadership abilities and he diligence. He is well respected throughout the origination.

If you have any questions please feel free to reach out to me.

Thank you  
Sincerely

Charissa Ruiz  
Heritage Baby Products  
Guest Services

# **EXHIBIT L-70**

12May2016

To: United States District Judge

Subject: Character Reference Letter for Norman D'Souza

My name is Eddy Sayeed (PhD). I hold a PhD degree in Biotechnology and have been involved in manufacturing licensed vaccines during my career. I am currently working as a Senior Director Process Development & Manufacturing/Vaccine Development at the International AIDS Vaccine Initiative, 125 Broad Street, 9<sup>th</sup> Floor, NY-NY 10004 since February 2002. Our organization is a Not-for-Profit Organization, whose mission is to work towards ensuring the development of a HIV vaccine for the World ([www.lavi.org](http://www.lavi.org)). My wife Simantini Eddy (PhD), works for Novartis Pharmaceuticals as an Expert Clinical Manager in their Oncology Business Unit since Aug 2012. My Son Kevin is 22 years old and daughter Nikita is 16 years old. Our Family has been residing in Edison NJ for the last 10 years.

We have known Norman D'Souza and his Family for almost a decade. We were initially introduced to Norman's Family through his Brother Stephen D'Souza. Stephen's children and our children attended the same primary, middle and high schools and hence we continuously interacted with Norman's Family. Our introduction to Norman's Family was at the First Holy Communion celebration of Stephen's and Norman's children. Thereafter we also attended the Holy Confirmation ceremony of their children too. We are a group of around 10 Families who are closely knitted together and meet several times a year to celebrate Easter, Christmas, First Holy Communion and Holy Confirmation Sacraments of our children. Our group also meets together during the Christian Lent period attending the Stations of the Cross and during the Rosary meetings honoring our Blessed Mother Mary. We have continued to meet several times a year at one of the group members' house in worship. On at least two occasions, Norman's family hosted the prayer group for celebrating the Rosary and the Stations of the Cross. It was a reverent session followed by Holy Mass. We also attended a, "High School Graduation and Going away celebration party", for Norman's daughter Darlene prior to her going away to College. Norman put together a very sentimental power point presentation capturing special moments of his daughter and Family and shared it with his friends during this celebration event. The presentation was extremely touching and made all and one quite emotional. Norman is religious and extremely devoted to his Family.

We recently met Norman on 16th April for a Prayer session followed by a Mass Service at a friend's house. Norman and his Family were also in attendance. Norman's wife, Rashma, spoke to the attendees and explained the difficult situation the Family is going through. Norman also gathered courage and acknowledged his transgressions. He expressed an apology to his Family and Friends for putting them in a very difficult situation. Norman became extremely sentimental as he addressed his Family and Friends. His friends feel for Norman and request that his actions be considered as an act of momentary lapse of judgement. Norman basically is a good friend who is always soft spoken and polite. He is extremely devoted to his Family and feels remorse for his actions and requests forgiveness.



Eddy Sayeed Ph.D.  
Senior Director Process Development & Manufacturing/Vaccine Development  
International AIDS Vaccine Initiative  
125 Broad St, 9<sup>th</sup> Floor, New York, NY 10004  
212.847.1111 (Main), 212.847.1073 (Direct)  
646.541.4680 (Mobile), 212.847.1113 (Fax)  
[esayeed@lavi.org](mailto:esayeed@lavi.org)  
The World needs an AIDS Vaccine...

# EXHIBIT L-71

Sep 28, 2016

From:  
**Sujit Shetty**  
5500 Moonlight Common.  
Fremont. CA 94555.

To,  
**United States District Judge**

**Re: Norman D'Souza**

Sir,

I am a Software Engineering professional, settled in the US since March 1997. I live with my wife Samitha & 2 boys in Fremont California. We have been together for 18 years. Chasing our American dream, I became a Citizen in 2007 & I am a registered Democrat. I am currently employed with Varian Medical Systems (VMS), which is located at 3120, Hansen Way, Palo Alto, CA 94304, since August 1998. VMS is the world's largest manufacturer of integrated Cancer Care Systems.

Norman has been a very close friend of mine for more than 29+ years, since our days in Mumbai India. We used to work in the same accounting firm where he was the finance intern & I was the Software intern.

I have known him to be a very devout Roman Catholic & a dedicated Family man. One of the things that have always amazed me is that he has reached out to help people whenever needed. He is a hardworking, dependable person and extremely conscientious of other's feelings. His willingness to lend a helping hand never ceases to amaze me.

Couple of years back, I visited New Jersey with my family including my mother in law. Amongst a lot of other things, he gave up his master bedroom so that my elderly Mother in law was comfortable during the stay.

Norman has helped me with cash a few times, wanted to list a few specific instances. He has loaned me much needed cash for down payment for my first car back in May 1997 & then he loaned me another Ten Thousand Dollars towards the down payment of first house back in 2007. Even though he has 2 siblings he is the only one supporting his elderly Parents. Since India does not have a system like Medicare for retirees, these things do add up.

Very few people never hesitate and wholeheartedly serve friends and fellow citizens with their time and money and Norman is one of them. I will always cherish him as a good friend and as a sincere law abiding citizen. I acknowledge that Norman has pleaded guilty to bank fraud & wire fraud, please consider this letter as a testament his character.

Sincerely,

**Sujit Shetty**  
(Cell#: 510 676 9109)

# **EXHIBIT L-72**

May 12, 2016

United States District Judge

Your Honor,

My name is Tenzin Tasur and I am writing to you about Mr. Norman D'Souza's character. I joined Heritage Baby Products 3 months ago as a Junior Sales Analyst and in my time here as an employee, I can say that Mr. D'Souza is a man of good moral standing.

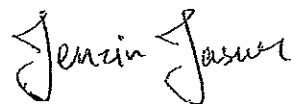
I am certain that Mr. D'Souza is not someone that would take part in any unethical practices. From the first day I met him, he has continually stressed doing things the right way and always advised referring to guidelines and manuals for related tasks. For example, when I found a past document that was missing a signature from the freight carrier, he advised me to contact them to get an official signed copy.

He has been very generous and accommodating to my needs as this is my first full time job as a recent college graduate. I can always count on him for an honest answer if I have any questions about anything job related.

I hope this letter offers a glimpse of the type of person Mr. D'Souza is.

Thank you for your time and consideration,

Tenzin Tasur

A handwritten signature in black ink that reads "Tenzin Tasur". The signature is fluid and cursive, with "Tenzin" on the top line and "Tasur" on the bottom line.

# **EXHIBIT L-73**

May 9, 2016

United States District Judge

Your Honor,

My name is Vincent Tavormina and I am the State Treasurer for the New Jersey Knights of Columbus. I have served on the NJ State Council for the last three years, first as the State Advocate for two years, and, now, in my present position for the past year. I am a retired Sales Representative, having spent 42 years in sales.

I understand that Norman D'Souza has pled guilty to bank fraud and wire fraud, and while these are very serious charges, I would like to comment on Norman's behalf.

I have known Norman for about the last 10 years. We both belong to the same local Knights of Columbus Council (7046 in Monmouth Junction) and we have ushered together at Mass on Saturday evenings.

Norman is a dedicated family man. His wife and children are always present at his side when he attends Mass, and he is always interacting with them in a loving, caring manner. Everyone who knows Norman knows that he has an extremely strong commitment to his community and his family.

Norman is always there to help. If he is not scheduled to usher at a particular Mass, he always asks if we need someone to fill in. Whenever there is an event going on at Church, Norman is one of the first persons to volunteer his time and efforts.

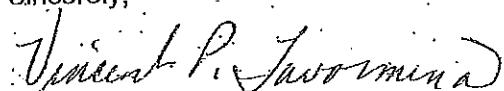
Shortly after Norman joined the Knights of Columbus, he took on a leadership role and was elected to the position of Outside Guard. He has taken an active role with the Knights and other members of the Council look up to him as a true Knight and gentleman.

As a member of the State Council, I have many opportunities to interact with the majority of the 64,000 Brother Knights in the State of New Jersey, and Norman has as much, if not more, personal integrity and responsibility than many of my Brother Knights. He is the epitome of what a Knight should be, exemplifying the spirit of our core principles of Charity, Unity, Fraternity, and Patriotism.

I, and the rest of the members of Council 7046, along with the Parish Community of St. Cecilia's, regard Norm not only as a friend, but a person of high character.

Thank you for allowing me the opportunity to speak on Norm's behalf.

Sincerely,



Vincent P. Tavormina

State Treasurer, Knights of Columbus

# **EXHIBIT L-74**

Honorable Judge

August 30, 2016

My name is Reverend Father Pauly Thekkan CMI, a Carmelite Roman Catholic Priest. I am in residence at Our Lady of Peace Parish in Fords, N.J. and am a Chaplain at John F. Kennedy Medical Center in Edison, N.J. for the past 15 years. I have known Mr. Norman D'Sousa for the past 9 years, and to the best of my knowledge, I have found him to be a very sincere, honest, and responsible person. Mr. D'Sousa is very religious man, and attending mass with his family is a priority for him. He is also very active in church ministries as evidenced by: his involvement in the Knights of Columbus at St Cecilia Church, Monmouth Junction, NJ; his assistance at Veteran's masses; serving food for the poor and needy at Rutgers Stall; participating in the collection of money for the handicapped drive at his church; assisting at a dinner honoring the Arch Bishop of Goa -Manglorian Catholic Associations; and working and having fun at the Italian nights at his church –and so many other events. Norman is very dedicated to his duties and is deeply appreciated by the Catholic Community in his parish. Norman also helps to infuse new life into the parish family by bringing his pastoral, catechetical and administrative skills to the parish council to help them promote evangelization in their Parish.

Mr. D'Sousa not only contributes monetarily to the church, but also serves as an usher and he has taught CCD to the young children in his parish. Mr. D'Sousa readily shares with others a faith-filled vision of life, a quality that he acquired from his parents while growing up in a traditional Indian Catholic family. His life truly reflects his values and respect for God and his Catholic Church.

I confirm that Mr. Norman D'Sousa is an upstanding member of the parish and is endowed with sound teachings of his faith, genuine piety, and good moral behavior. He is certainly a blessing for the people of God and His teachings through his active, effective and faithful ministry that he renders, not only to the parishioners of his parish, but all others that he may meet.

Respectfully Yours

Rev. Pauly Thekkan CMI  
26 Maple Ave, Fords, NJ 08863

# **EXHIBIT L-75**

June 05, 2016

From - Arvind Tirakannavar  
604, Swaroop Enclave  
Panchpakhadi  
Thane - West 400602  
Mob - +91 9892049551

Sub:: Norman D'Souza

To,

United States District Judge

Dear Madam/Sir,

My name is Arvind D Tirakannavar and I am Norman D'Souza's brother in law I have a small retail business in Navi Mumbai, India.

I know Norman and Rashma for last seventeen years. During my marriage Norman and I hardly knew each other. We had just met two or three times after my engagement with Rashma's sister. After Norman learned that I had lost my father in early childhood, he assumed the role of an elder brother. He helped me with all my marriage arrangements, catering, purchasing my wedding garments. He also helped me in identifying a home through his friends.

Couple of years later, when I decided to start my own business, I took Norman's advice on various aspects. He guided me with lots of inputs and shared lot of knowledge. His latest information of market dynamics and exposure to bigger markets helped me taking right decisions (on many business puzzles), which I could not have taken alone.

Due to my family's financial needs, at my much younger age, I could not pursue my post-graduation and my exposure to outside world remained limited to my job and business. Now my son Aakash, who has just appeared for his high school exams often talks to Norman for selecting right career path. Norman too, shares considerable time in guiding him despite his busy schedule and the local time differences.

I really admire Norman for his genuineness, humanity and helping nature. Norman is like an elder brother to my wife Rupali and the best uncle to my son Aakash, who looks upto him as a role model.

Yours Truly,

  
(ARVIND D T)

# **EXHIBIT L-76**

June 05, 2016

From - Rupali Tirakannawar  
604, Swaroop Enclave  
Panchpakhadi  
Thane - West 400602  
Mob - +91 9892549968

Sub : Norman D'Souza

To,

United States District Judge

My name is Rupali Tirakannawar. I am Norman D'Souza's sister in law. I know Norman for last 25 years, since my sister Rashma and Norman were working together.

When I saw Norman for the first time with Rashma, I began teasing her and asked her, if he would be my brother in law. My sister was embarrassed and scolded me because at that time they were only colleagues. She further told me that he was not from our cast. But in my heart I knew, he was the right person for my sister. He was simple, honest, caring and also very handsome.

Whenever Norman visited our home, he was with all our family members. He used to help my mother in the kitchen. He spent a lot of time playing board games with us and we all felt so comfortable, when he was around.

I will never forget his moral and personal support to my family when my grandmother was suffering from cancer. Everyone at home was in great despair. My grandfather was so sad that he had stopped eating. During those days, Norman used to visit our home almost daily. He used to bring fruit juices for my grandfather and urged him to have it. He used to talk to both of them on various subjects to see them happy. He was there with us during all her last rituals and helped us in many ways. During this testing time had Norman not with us, we would not have been able to manage my grandfather and parents.

This year my son appeared for his high school exams which is a career deciding exam in India. I appreciate Norman's special efforts to guide and motivate him by calling him almost every weekend and enquiring about his progress. He gave us good tips regarding how to prepare for the test and how to focus on certain subjects. He also contacted couple of his old friends in India who are senior professionals to help my son in deciding his further studies.

Norman is like an elder brother to me the way he has taken care of my family and has provided his support during every difficult situation is commendable. To me he is the most perfect person, I have ever met. He takes such a good care of my sister and makes sure that she never feels homesick. He has raised two daughters with high moral values.

For our family, he is not just a son in law but like another son for my parents and a loving and caring brother for me with whom I can share anything.

Yours Truly,

RPT  
(Mrs. Rupali A.T.)

# **EXHIBIT L-77**

5/16/2016

To: United States District Judge

My name is Malishia Vazquez and I work for Heritage Baby Product. I am in the shipping department and Norman is my manager. I have known Norman for approximately for 6 years.

Norman has always been professional, kind, and generous and always supported our team in every way. He is dedicated to his team and is polite and willing to help always.

If I have any personally issues or was sick he will take out the time to call me and make sure everything was fine with me and my family. Wishing him the best!

Sincerely,

Malishia Vazquez

*Malishia Vazquez*

# **EXHIBIT L-78**

May 21, 2016

Dear United States District Judge,

Thank you for the opportunity to comment on Notman D'Souza and understand that Norman has pled guilty to bank and wire fraud. I am the Grand Knight of Columbus Council 7046 at St. Cecilia RC Church in Monmouth Junction, NJ. I have been a Knight for over 18 years and have been part of Council 7046 since 2007 when we moved to South Brunswick.

As you may know, the Knights of Columbus is a fraternal benefit society. The Order is true to its founding principles of charity, unity and fraternity. The Knights of Columbus has grown from several members in one council in 1882 to more than 15,100 councils and 1.9 million members worldwide. The Knights annually contribute over 70 million man hours and donating \$170 million to charity.

The Knights of Columbus have four principles: Charity, Unity, Fraternity and Patriotism. It is the expectations that our members embrace these values and live them out in their lives by actively supporting the church and our council through the donation of both time and money to worthy causes in the good work that we do.

The Knights are the right arm of the church supporting our pastor through a myriad of activities including running the parish picnic, three social dinner dances, community blood drive, Veterans Mass, Breakfast with Santa, Lenten Pasta Nights, Support for South Brunswick Food Bank, Coats for Kids and so much more. The reason I elucidate these activities is that it would not be possible without our members of which we currently have 140. Norman is one of those members. He joined our Council in 2009. With busy work schedules we cannot ask members to come to all of our activities. Norman has participated in a number of these activities. When possible, he is there and willing to help. Norman also volunteers to usher at church and he regularly attends Mass with his family. Some examples, most recently, Norm helped collect donations at local merchants for the Citizens With Needs Drive that collected over \$5000 for people with intellectual disabilities. The money is donated to organizations such as Special Olympics, Parents of Autistic Children and more. Also, Norm and I worked side by side serving food and cleaning up at the First Communion breakfast for the communicants and their families in early May.

Norman is an active member of the Knights and we are proud to call him one of our Brothers.

Sincerely,

*Raymond Auletta*

# **EXHIBIT L-79**

# The Catholic Community of St. Cecilia

10 Kingston Lane, Monmouth Junction, New Jersey 08852  
732-329-2893 • Fax 732-329-4693 • [www.stceciliaparish.net](http://www.stceciliaparish.net)

May 26, 2016

To Whom It May Concern

I would like to share my experience of Norman D'Souza and verify my trust in him. I have known Norman for the past 10 years. I have always regarded Norman as an upright citizen of our community. He has been very generous, not only with his material goods, but also with his time and energy.

Norman has been a catechist (teacher of Religion) for four years in this parish. During that time he has related to middle-school students in a very influential and healthy way. The students looked up to him and they were attentive to his messages.

I mentioned that Norman has often been generous to the parish. We have a high resolution wide screen TV in our Church Hall that was donated by Norman, which is used for many of our classes and parish bible studies. Norman has also donated a USB Converter box. At one time I was seeking help for a very needy family. Norman came forward and offered a gift of \$250 in order to help the family.

Also, I have known Norman to be a sincere and faithful follower of the Catholic Faith. His family values are quite evident as reflected in his wife and two daughters, whom I know well.

How else can I express my regard for Norman, both as a righteous and sincere friend? I have great admiration for him and would be glad to testify to that fact in any way that would be helpful to him at this time.

Thank you for your attention.

Sincerely,

*Sister Clare Yosco*

Sister Clare Yosco, Director of Religious Education

# **EXHIBIT L-80**

October 3, 2016

To: **United States District Judge**

Ref: **Mr. Norman D'Souza**

To Whom It May Concern:

My name is Maria Zapata, I reside in the city of Metuchen and I work as an Executive Assistance for more than 15 years.

I know Mr. D'Souza for more than 8 years and I had the opportunity to work with him for 7 years. And during this time, I had the opportunity to know him as a colleague and as a human being. I have great admiration and respect for him.

I can say that he is a respectful, generous, kind, humble and a disciplined person. Something that surprised me a lot was his religious devotion and dedication to his family, I had the opportunity to meet his family and they are a lovely family.

When I say that he is a generous person, I can gratefully express that he helped me when I needed most. I borrowed money from him 2 or 3 times and he helped me the most selfless way, I saw a man with a great willingness to help.

But it was not just the fact that he helped borrowing money, he is the kind of person that he can give you a good advice.

Mr. D'Souza inspired me many times in my own personal life, with my own family and I learned a lot to from him to be a better employee.

Please do not hesitate to contact me if you need any additional information.

Sincerely,

Maria E. Zapata

49 Van Buren Avenue  
Metuchen, NJ 08840-1224  
(908) 451-9900